

Section B-6

Personal Financial Management

The contents of this Toolkit have been developed to assist you in your efforts to support family readiness. Every effort has been made to ensure that the information provided is current and accurate. However, because statutory and regulatory changes may have occurred since the publication of this Toolkit, the Office of the Assistant Secretary of Defense for Reserve Affairs cannot assume responsibility for its continued accuracy. Before taking any significant action based on the contents of this Toolkit, you should contact your Family Readiness Program representative or legal officer, as appropriate, to secure the most current information.

Personal Financial Management

Benefits and Entitlements

Your military service makes you and your family eligible for significant benefits. The type of benefits you receive depends on the type of duty for which you are activated.

Benefits for Periods of Active Duty Under 30 Days

- **Identification cards**

An ID card is required for all Guard and Reserve members. Authorized family members who are eligible for an ID card are:

- Spouse
- Unmarried children over ten years and under 21 years of age
- Unmarried children over 21, if incapable of self-support due to physical or mental incapacity
- Unmarried children between 21 and 23 who are attending college full time
- Parents (or parents-in-law) who are dependent upon the service member for more than one half of their support

Contact your unit for information on where to obtain ID cards for your family members. (The RAPIDS Site Locator can be found at <http://www.dmdc.osd.mil/rsl/>.)

- **Health Care**

You are covered during travel to and from the time you leave home to your duty station or place of training, and while performing military duty. You may also be covered immediately preceding and while remaining overnight between consecutive periods of inactive duty training if you reside outside a reasonable commuting distance (50 miles or more).

- **Post Exchange (PX) Base Exchange (BX) and Navy Exchange (NEX)**

Guard and Reserve members and their families are entitled to unlimited use of exchanges. For access you must have a military ID card.

- **Commissary Privileges**

Guard and Reserve members and their families are entitled to unlimited use of commissaries when the member is on active duty or active duty for training. For access, you must have a military ID card, and you may need a copy of active duty orders. If the Guard or Reserve member has earned at least 50 points in the preceding year, the member or family is authorized 24 commissary visits each year (this is in addition to access when the member is

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on active duty). For access, you must have a military ID card and a commissary privilege card.

- **Other Military Installation Benefits**

Benefits such as recreation areas, temporary lodging facilities and campgrounds may be used on a space-available basis and during specific times of the year. The first table below provides a key to abbreviations in the facilities column. The second table below lists military installations in the United States and the many services provided. All listings are subject to change.

Abbreviations			
C	Commissary	MC	Marine Corps
F	Family Center	MCAS	Marine Corps Air Station
G	Golf Course	MCB	Marine Corps Base
R	Rec Area	NAB	Naval Amphibious Base
T	Transient Quarters	NAF	Naval Air Facility
AD	Army Depot	NAS	Naval Air Station
AFB	Air Force Base	NB	Naval Base
AFS	Air Force Station	NCBC	Naval Construction Battalion Center
ANGB	Air National Guard Base	NETC	Naval Education Training Center
ARB	Air Reserve Base	NH	Naval Hospital
CG	Coast Guard	NS	Naval Station
Ctr	Center	NSA	Naval Support Activity
IAP	International Airport	NSC	Naval Supply Center
JRB	Joint Reserve Base	NWS	Naval Weapons Station

State/Installation/Location/Zip	Phone	Facilities
Alabama		
Fort Rucker, Ozark 36362	(334) 255-1110	F C T R G
Maxwell AFB, Gunter Anx, Montgomery 36112	(334) 953-1110	F C T R G
Mobile CG Aviation Training Ctr 36608	(334) 441-6826	C T R
Redstone Arsenal, Huntsville 35898	(256) 876-2151	F C T R G
Alaska		
Eielson AFB, Fairbanks 99702	(907) 377-1110	F C T R
Elmendorf AFB, Anchorage 99506	(907) 552-1110	F C T R G
Fort Greely, Delta Junction, APO AP 96508	(907) 873-1110	F C T R
Fort Richardson, Anchorage 99505†	(907) 384-1110	F C T R G
Fort Wainwright, Fairbanks 99703	(907) 353-1110	F C T R G
Kodiak CG Spt Cmd 99619	(907) 487-5170	F C T R
Arizona		
Davis-Monthan AFB, Tucson 85707	(520) 228-3900	F C T R G

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State/Installation/Location/Zip	Phone	Facilities
Fort Huachuca, Sierra Vista 85613	(520) 538-7111	F C T R G
Luke AFB, Glendale 85309	(623) 856-7411	F C T R G
Yuma MCAS 85369	(520) 341-2011	F C T R
Yuma Proving Ground 85365	(520) 328-2151	F C T R
Arkansas		
Fort Chaffee 72905	(501) 484-2666	T R G
Little Rock AFB, Jacksonville 72099	(501) 987-1110	F C T R G
Pine Bluff Arsenal 71602	(870) 540-3000	F T R G
California		
Alameda CG Spt Cmd 94501	(510) 437-2905	F R
Barstow MC Logistics Base 92311	(760) 577-6211	F C T R G
Beale AFB, Marysville 95903	(530) 634-3000	F C T R G
Camp Pendleton MCB, Oceanside 92055	(760) 725-4111	F C T R G
China Lake Naval Air Weapons Sta 93555	(760) 939-9011	F C T R G
Concord Naval Wpns Sta 94520	(925) 246-2000	F G
Coronado NB 92155	(619) 437-2011	F C T R G
Edwards AFB, Rosamond 93524	(661) 277-1110	F C T R
El Centro NAF 92243	(760) 339-2699	F C T R
Fort Hunter Liggett, Jolon 93928	(831) 386-2503	F C T R
Fort Irwin, Barstow 92310	(760) 380-1111	F C T R
Lemoore NAS 93246	(559) 998-0100	F C T R
Los Angeles AFB, El Segundo 90245	(310) 363-1110	F C T R
March ARB, Riverside 92518	(909) 655-1110	F C T R
McClellan AFB, Sacramento 95652†	(916) 643-4113	F C T R G
Miramar MCAS, San Diego 92145	(619) 577-1011	F C T R G
Monterey Naval PG School 93943	(831) 656-2441	F C T R G
North Island NAS, Coronado 92135	(619) 545-8123	F C T R
Onizuka AS, Sunnyvale 94089	(408) 752-3000	C T R G
Petaluma CG Tng Ctr 94952	(707) 765-7211	F C T R
Port Hueneme NCBC 93043	(805) 982-4711	F C T R G
Point Mugu NAS 93042	(805) 989-1110	F C T R G
Presidio of Monterey 93944	(831) 242-5000	F C T R
Santa Clara NAV Air Res, Mountain View 94035	(650) 604-5000	C T R G
San Diego MC Recruit Depot 92140	(619) 524-8762	F T R
San Diego NS 92136	(619) 556-1011	F C T R G
San Diego NSB 92106	(619) 553-1011	F T R
Sierra Army Depot, Herlong 96113	(530) 827-2111	F C T R
Travis AFB, Fairfield 94535	(707) 424-1110	F C T R G
Twenty-nine Palms MCB 92278	(760) 830-6000	F C T R G
Vandenberg AFB, Lompoc 93437	(805) 606-1110	F C T R G
Colorado		
Air Force Academy, Colorado Springs 80840	(719) 333-1110	F C T R G
Buckley ANGB, Aurora 80011	(303) 677-9011	F C T R
Fort Carson, Colorado Springs 80913	(719) 526-5811	F C T R G
Peterson AFB, Colorado Springs 80914	(719) 556-7321	F C T R G
Connecticut		
New London NSB, Groton 06349	(860) 694-4636	F C T R G
U.S. Coast Guard Academy, New London 06320	(860) 444-8444	F C T R
Delaware		

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State/Installation/Location/Zip	Phone	Facilities
Dover AFB, Dover 19902	(302) 677-3000	F C T R
District of Columbia		
Bolling AFB 20332	(703) 545-6700	F C T R
Fort McNair 20319	(202) 685-3089	T R G
Walter Reed Army Med. Ctr 20307	(202) 782-3501	F C T R
Washington Naval Station 20374	(703) 545-6700	F R
Washington Navy Yard 20374	(703) 545-6700	F T R
Florida		
Corry Sta, Pensacola 32511	(850) 452-2000	F C T R
Eglin AFB, Ft. Walton Bch 32542	(850) 882-1110	F C T R
Hurlburt Field, Fort Walton Beach 32544	(850) 884-1110	F C T R G
Jacksonville NAS 32212	(904) 542-2345	F C T R G
Key West NAS 33040	(305) 293-2268	F C T R
MacDill AFB, Tampa 33621	(813) 828-1110	F C T R G
Mayport NS, Jacksonville 32228	(904) 270-5011	F C T R G
Panama City Coastal Systems Station 32407	(850) 234-4011	T R
Patrick AFB, Cocoa Beach 32925	(407) 494-1110	F C T R G
Pensacola NAS 32508	(850) 452-0111	F C T R G
Tyndall AFB, Panama City 32403	(850) 283-1110	F C T R G
Whiting Field NAS, Milton 32570	(850) 623-7011	F C T R G
Georgia		
Albany MC Logistics Base 31704	(912) 439-5000	F C T R G
Atlanta NAS, Marietta 30060	(770) 919-5000	F T R
Fort Benning, Columbus 31905	(706) 545-2011	F C T R G
Fort Gillem, Forest Park 30297	(404) 363-5000	F C T R
Fort Gordon, Augusta 30905	(706) 791-0110	F C T R G
Fort McPherson, Atlanta 30330	(404) 464-3113	F C T R G
Fort Stewart, Hinesville 31314	(912) 767-1411	F C T R G
Hunter Army Air Field, Savannah 31409	(912) 767-1411	F C T R G
Kings Bay NSB, St. Marys, FL 31547	(912) 673-2001	F C T R G
Moody AFB, Valdosta 31699	(912) 257-4211	F C T R G
Robins AFB, Warner Robins 31098	(912) 926-1113	F C T R G
Hawaii		
Barbers Point NAS, Kapolei 96862†	(808) 449-7110	F C T R G
Fort Shafter, Honolulu 96858	(808) 449-7110	F C T R G
Hale Koa Hotel, Ft. DeRussy 96815	(800) 367-6027	T R
Hickam AFB, Honolulu 96853	(808) 449-7110	F C T R
Kaneohe Bay MCB, Kailua 96863	(808) 449-7110	F C T R G
Pearl Harbor Naval Complex 96860	(808) 449-7110	F C T R G
Schofield Barracks, Wahiawa 96857	(808) 449-7110	F C T R G
Tripler Army Med. Ctr. Honolulu 96859	(808) 433-6661	T R
Idaho		
Mountain Home AFB 83648	(208) 828-2111	F C T R G
Illinois		
Great Lakes Naval Trng. Ctr. 60088	(847) 688-3500	F C T R G
Price Spt Ctr, Granite City 62040	(618) 452-4212	F C T R G
Scott AFB, Belleville 62225	(618) 256-1110	F C T R G
Indiana		
Naval Surface Warfare Ctr., Crane 47522	(812) 854-2511	C T R G

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State/Installation/Location/Zip	Phone	Facilities
Kansas		
Fort Leavenworth, Leavenworth 66027	(913) 684-4021	F C T R G
Fort Riley, Junction City 66442	(785) 239-3911	F C T R
McConnell AFB, Wichita 67221	(316) 652-6100	F C T R G
Kentucky		
Fort Campbell, Clarksville 42223	(502) 798-2150	F C T R G
Fort Knox, Radcliffe 40121	(502) 624-1181	F C T R G
Louisiana		
Barksdale AFB, Bossier City 71110	(318) 456-2252	F C T R G
Fort Polk, Leesville 71459	(318) 531-2911	F C T R G
Jackson Barracks, New Orleans 70146	(504) 271-6262	F T R
New Orleans NSA 70142	(504) 678-5011	F C T R
New Orleans NAS JRB 70143	(504) 678-3253	T R G
Maine		
Brunswick NAS 04011	(207) 921-1110	F C T R G
Maryland		
Aberdeen Proving Ground, Aberdeen 21005	(410) 278-5201	F C T R G
Andrews AFB, Camp Springs 20762	(301) 981-1110	F C T R G
Bethesda National Naval Med Ctr. 20889	(301) 295-4611	F T R
Curtis Bay Coast Guard Yard 21226	(410) 789-1600	T R
Fort Detrick, Frederick 21702	(301) 619-8000	F C T R
Fort George G. Meade, Odenton 20755	(301) 677-6261	F C T R G
Patuxent River NAS 20670	(301) 342-3000	F C T R G
USNA, Annapolis 21402/NS Annapolis	(410) 293-1000	F C T R G
Massachusetts		
Devens Reserve Forces Training Area, Ayer 01432	(978) 796-3911	F T G
Hanscom AFB, Bedford 01731	(781) 377-4441	F C T R G
MA Military Reservation 02542	(508) 968-1000	F C T R G
Michigan		
Selfridge ANGB, Mt Clemens 48045	(810) 307-4011	F C T R G
Minnesota		
Minneapolis-St. Paul IAP 55450	(612) 713-1000	T R G
Mississippi		
Columbus AFB, Columbus 39710	(601) 434-7322	F C T R G
Gulfport NCBC 39501	(228) 871-2555	F C T R G
Keesler AFB, Biloxi 39534	(228) 377-1110	F C T R G
Meridian NAS 39309	(601) 679-2211	F C T R G
Pascagoula NS 39595	(228) 761-2140	F R
Missouri		
Fort Leonard Wood, St. Robert 65473	(573) 596-0131	F C T R G
Whiteman AFB, Knob Noster 65305	(660) 687-1110	F C T R G
Montana		
Malmstrom AFB, Great Falls 59402	(406) 731-1110	F C T R
Nebraska		
Offutt AFB, Omaha 68113	(402) 294-1110	F C T R G
Nevada		
Fallon NAS 89496	(775) 426-5161	F C T R
Nellis AFB, Las Vegas 89191	(702) 652-1110	F C T R G
New Hampshire		

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State/Installation/Location/Zip	Phone	Facilities
Portsmouth Naval Shipyard, Kittery 03804	(207) 438-1000	F C T R
New Jersey		
Cape May CG Training Center 08204	(609) 898-6950	F C T R
Lakehurst, Naval Air Engr Station 08733	(732) 323-2011	F C T R G
Earle Naval Wpns Sta, Colts Neck 07722	(732) 866-2500	F T R
Fort Dix, Wrightstown 08640	(609) 562-1011	F C T R G
Fort Monmouth, Eatontown 07703	(732) 532-9000	F C T R G
McGuire AFB, Wrightstown 08641	(609) 724-1100	F C T G
New Mexico		
Cannon AFB, Clovis 88103	(505) 784-3311	F C T R G
Holloman AFB, Alamogordo 88330	(505) 475-6511	F C T R G
Kirtland AFB, Albuquerque 87117	(505) 846-0011	F C T R G
White Sands Missile Range, Las Cruces 88002	(505) 678-2121	F C T R G
New York		
Fort Hamilton, Brooklyn 11252	(718) 630-4101	F C T R
Fort Drum, Watertown 13602	(315) 772-6011	F C T R
Scotia Naval Admin Unit 12302	(518) 395-3600	F C R
US Military Academy, West Point 10996	(914) 938-4011	F C T R G
North Carolina		
Camp Lejeune, Jacksonville 28542	(910) 451-1113	F C T R G
Cherry Point MCAS 28533	(252) 466-2811	F C T R G
Elizabeth City CG Spt Ctr 27909	(252) 335-6229	T R
Fort Bragg, Fayetteville 28307	(910) 396-0011	F C T R G
New River MCAS, Jacksonville 28545	(910) 451-1113	F C T R
Pope AFB, Fayetteville 28308	(910) 394-1110	F C T R G
Seymour Johnson AFB, Goldsboro 27531	(919) 722-5400	F C T R G
North Dakota		
Grand Forks AFB, Grand Forks 58205	(701) 747-3000	F C T R G
Minot AFB, Minot 58705	(701) 723-1110	F C T R G
Ohio		
Wright-Patterson AFB, Dayton 45433	(937) 257-1110	F C T R G
Oklahoma		
Altus AFB, Altus 73523	(580) 482-8100	F C T R G
Fort Sill, Lawton 73503	(580) 442-8111	F C T R G
Tinker AFB, Oklahoma City 73145	(405) 732-7321	F C T R G
Vance AFB, Enid 73705	(580) 213-5000	F C T R
Oregon		
Astoria Coast Guard Gp 97146	(503) 861-6212	C R
Pennsylvania		
Carlisle Barracks, Carlisle 17013	(717) 245-3131	F C T R G
Chas. E. Kelly Spt Fac, Oakdale 15071	(800) 400-2650	C R
Fort Indiantown Gap, Annville 17003	(717) 861-2000	T R
Letterkenny Army Dep., Chambersburg 17201	(717) 267-8111	T G
Navship Pts Cont., Mechanicsburg 17055	(717) 605-2900	C T
New Cumberland Army Depot 17070	(717) 770-6011	F C T R G
Tobyhanna Army Depot 18466	(570) 895-7000	C T R
Willow Grove NAS, JRB, Horsham 19090	(215) 443-1000	F T R
Rhode Island		
Newport NS 02841	(401) 841-3456	F C T R

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State/Installation/Location/Zip	Phone	Facilities
South Carolina		
Beaufort MCAS 29904	(843) 522-7100	F C T R G
Charleston AFB, Charleston 29404	(843) 963-6000	F C T R G
Fort Jackson, Columbia 29207	(803) 751-7511	F C T R G
NWS, Charleston 29445	(843) 764-7901	F C R G
Parris Island MC Recruiting Depot 29905	(843) 525-2111	F C R G
Shaw AFB, Sumter 29152	(803) 895-1110	F C T R G
South Dakota		
Ellsworth AFB, Rapid City 57706	(605) 385-1000	F C T R G
Tennessee		
Arnold AFS, Tullahoma 37388	(931) 454-3000	C T R G
Memphis NSA, Millington 38054	(901) 874-5509	F C T R G
Texas		
Brooks AFB, San Antonio 78235	(210) 536-1110	F C T R G
Corpus Christi NAS 78419	(361) 961-2811	F C T R G
Dyess AFB, Abilene 79607	(915) 696-0212	F C T R G
Fort Bliss, El Paso 79916	(915) 568-2121	F C T R G
Fort Hood, Killeen 76544	(254) 287-1110	F C T R G
Fort Sam Houston, San Antonio 78234	(210) 221-1211	F C T R G
Fort Worth NAS JRB 76127	(817) 782-7153	F C T R
Goodfellow AFB, San Angelo 76908	(915) 654-3231	F C T R
Ingleside NS, Corpus Christi 78362	(361) 776-4200	F R
Kelly AFB, San Antonio 78241	(210) 925-1110	F C T R G
Kingsville NAS 78363	(361) 516-6136	F C T R
Lackland AFB, San Antonio 78236	(210) 671-1110	F C T R G
Laughlin AFB, Del Rio 78843	(830) 298-3511	F C T R G
Randolph AFB, San Antonio 78150	(210) 652-1110	F C T R G
Red River Army Depot 75507	(903) 334-2141	F C T R G
Sheppard AFB, Wichita Falls 76311	(940) 676-2511	F C T R G
Utah		
Dugway Proving Ground 84022	(435) 831-3545	F C T R G
Hill AFB, Ogden 84056	(801) 777-7221	F C T R G
Tooele Army Depot 84074	(435) 833-2200	F C T R
Virginia		
Chesapeake NW Naval Sec Gp Activity 23322	(757) 421-8000	F T R
Dahlgren Naval Surface Warfare Ctr 22448	(540) 653-8531	F C T R
Dam Neck Fleet Cbt Tng Ctr, VA Bch 23461	(757) 492-6234	F T R
Fort A.P. Hill, Bowling Green 22427	(804) 633-8760	T R
Fort Belvoir, Alexandria 22060	(703) 545-6700	F C T R G
Fort Eustis, Newport News 23604	(757) 878-1212	F C T R G
Fort Lee, Petersburg 23801	(804) 765-3000	F C T R G
Fort Monroe, Hampton 23651	(757) 727-2111	F C T R
Fort Myer, Arlington 22211	(703) 545-6700	F C T R
Fort Pickett, Blackstone 23824	(804) 292-8621	T R
Fort Story, Virginia Beach 23459	(757) 422-7305	F T R
Langley AFB, Hampton 23665	(757) 764-9990	F C T R G
Little Creek NAB, Norfolk 23521	(757) 462-7385	F C T R G
Norfolk Naval Shipyard, Portsmouth 23709	(757) 396-3000	F C T R
Norfolk Naval Base 23511	(757) 444-0000	F C T R G

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State/Installation/Location/Zip	Phone	Facilities
Oceana NAS 23460	(757) 433-2366	F C T R G
Quantico Marine Corps Base 22134	(703) 784-2121	F C T R G
Yorktown CG Res Tng Ctr 23690	(757) 898-3500	T R
Yorktown NWS 23691	(757) 444-0000	F C R G
Washington		
Bangor NSB, Silverdale 98315	(360) 396-6111	F C T R
Everett NS, Everett 98207	(425) 304-3000	F C T R
Fairchild AFB, Spokane 99011	(509) 247-1212	F C T R
Fort Lewis, Tacoma 98433	(253) 967-1110	F C T R G
McChord AFB, Tacoma 98438	(253) 984-1910	F C T R G
Puget Sound Nav Shipyard, Bremerton 98314	(360) 476-3711	F C T R
Whidbey Island NAS, Oak Harbor 98278	(360) 257-2211	F C T R G
Wisconsin		
Fort McCoy, Sparta 54656	(608) 388-2222	F C T R
Wyoming		
Francis E. Warren AFB, Cheyenne 82005	(307) 773-1110	F C T R G

- **Death and Burial Benefits**

When a member dies while on active duty (including members who are retired and remain in a military hospital, and who continue to be hospitalized as patients therein to date of death; or a member who dies on active duty for training, or while performing inactive duty training), the military will provide for care and disposition of remains.

When military authorities arrange for disposition of remains, services of preparation at the place of death, removal, embalming preparation and preservation, casket, and transportation to a common carrier are normally obtained under contract; however, when no contract is available, military authorities negotiate with local funeral directors to obtain these services.

The military authorities also will provide the following as required:

- Cremation (if cremation is requested in writing by the person authorized to direct disposition (PADD) of the remains)
- A suitable urn for the cremated remains
- A U.S. flag to drape the casket
- Transportation of remains, accompanied by an escort, from the place of death to the place designated by the PADD
- Military honors if requested, will be provided at the place of interment

Military contract standards are high, and it is generally advantageous to leave arrangements for preparation of remains to military authorities. When the PADD makes private arrangements for the care and disposition of remains, reimbursement is limited to those items normally obtained by the military under contract (removal, embalming and other preservation, casket and outside

case, and hearse services to a local cemetery or common-carrier terminal) and in the amount the Government could have obtained the services from the contractor.

Benefits for Periods of Active Duty Over 30 Days

Guard and Reserve members on active duty over 30 days receive the same benefits previously listed for reservists activated for less than 30 days. In addition, members serving over 30 days are entitled to the following benefits:

- Dental services at any military dental treatment facility
- TRICARE Prime benefits the same as for active duty.

Family Health Care Options

- Space available medical and dental care at military facilities
- TRICARE Extra which has a contracted network of providers or TRICARE Standard with non-network providers approved by TRICARE
- TRICARE Prime (enrollment required) if Guard or Reserve member is on active duty for more than 179 consecutive days